

Fill in this information to identify the case:

Debtor 1 Eddrena R. Turner  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the : Eastern District of Pennsylvania  
(State)  
Case number 23-10002-amc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Citibank, N.A., not in its individual capacity, but solely as owner trustee of the New Residential Mortgage Loan Trust 2019-4 Court claim no. (if known): 7

Last four digits of any number you use to identify the debtors' account: XXXXXX9157

Date of payment change: 2/1/2024  
Must be at least 21 days after date of this notice

New total payment: \$766.23  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtors' escrow account payment?

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 171.36

New escrow payment : \$ 175.40

Part 2: Mortgage Payment Adjustment

2. Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors' variable-rate account?

- ☒ No  
☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

Part 3: Other Payment Change

3. Will there be a change in the debtors' mortgage payment for a reason not listed above?

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Eddrena R. Turner

First Name Middle Name Last Name

Case number (if known) 23-10002-amc

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/Elizabeth Parrott Date 12/21/2023  
Signature

Print: Elizabeth Parrott Title Authorized Agent for Creditor  
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road  
Number Street  
Roswell GA 30076  
City State ZIP Code

Contact phone 678-277-4911 Email Elizabeth.Parrott@mccalla.com

In Re:  
Eddrena R. Turner

Bankruptcy Case No.: 23-10002-amc  
Chapter: 13  
Judge: Ashely M. Chan

### CERTIFICATE OF SERVICE

I, Elizabeth Parrott, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Eddrena R. Turner  
1203 S 21st St  
Philadelphia, PA 19146-4321

MICHAEL I. ASSAD  
Cibik Law, P.C.  
1500 Walnut St, Suite 900  
Philadelphia, PA 19102

*(Served via ECF at mail@cibiklaw.com)*

Kenneth E. West, Trustee  
Office of the Chapter 13 Standing Trustee  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107

*(Served via ECF Notification)*

United States Trustee  
Office of United States Trustee  
Robert N.C. Nix Federal Building  
900 Market Street  
Suite 320  
Philadelphia, PA 19107

*(Served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 12/26/2023 By: /s/Elizabeth Parrott  
(date) Elizabeth Parrott  
Authorized Agent for Creditor



Shellpoint Mortgage Servicing  
 Servicing  
 PO Box 10826  
 Greenville, SC 29603 0826  
 For Inquiries: (800) 365-7107

EDDRENA TURNER  
 1203 S 21ST STREET  
 PHILADELPHIA PA 19146

Analysis Date: November 28, 2023  
 Loan: [REDACTED]  
 Property Address:  
 1203 S 21ST ST  
 PHILADELPHIA, PA 19146

### Annual Escrow Account Disclosure Statement - Account History

**THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY**

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Feb01, 2024	Prior Esc Pmt	February 01, 2023	Escrow Balance Calculation	
P & I Pmt:			\$590.83	\$590.83	P & I Pmt:	\$590.83	Due Date:	July 01, 2022
Escrow Pmt:			\$0.00	\$175.40	Escrow Pmt:	\$171.36	Escrow Balance:	\$460.66
Other Funds Pmt:			\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$2,056.32
Asst. Pmt (-):			\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$274.23
Reserve Acct Pmt:			\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00		
Total Payment:			\$590.83	\$766.23	Total Payment:	\$762.19	Anticipated Escrow Balance:	\$2,242.75

  

Shortage/Overage Information		Effective Feb01, 2024
Upcoming Total Annual Bills		\$2,104.78
Required Cushion		\$350.80
Required Starting Balance		\$1,190.68
Escrow Shortage		\$0.00

  

<b>Cushion Calculation:</b> Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 350.80. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 350.80 or 1/6 of the anticipated payment from the account.		
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**\*\* Since you are in an active bankruptcy, your new payment shown above is the post-petition payment amount.**

This is a statement of actual activity in your escrow account from Feb 2023 to Jan 2024. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,441.33	(1,635.79)
Feb 2023	171.36		1,007.86	1,007.86	* City Tax	604.83	(2,643.65)
Feb 2023			87.37	87.37	Lender Placed Hazard	517.46	(2,731.02)
Feb 2023			174.74		* Lender Placed Hazard	342.72	(2,731.02)
Mar 2023	171.36		87.37	84.56	* Lender Placed Hazard	426.71	(2,815.58)
Apr 2023	171.36		87.37	91.85	* Lender Placed Hazard	510.70	(2,907.43)
May 2023	171.36		87.37	90.60	* Lender Placed Hazard	594.69	(2,998.03)
Jun 2023	171.36	171.36	87.37	104.69	* Lender Placed Hazard	678.68	(2,931.36)
Jul 2023	171.36	171.36	87.37	90.15	* Lender Placed Hazard	762.67	(2,850.15)
Aug 2023	171.36	171.36	87.37	91.41	* Lender Placed Hazard	846.66	(2,770.20)
Sep 2023	171.36	171.36	87.37	91.41	* Lender Placed Hazard	930.65	(2,690.25)
Oct 2023	171.36	342.72	87.37	90.15	* Lender Placed Hazard	1,014.64	(2,437.68)
Nov 2023	171.36		87.37	91.41	* Lender Placed Hazard	1,098.63	(2,529.09)
Dec 2023	171.36		87.37		* Lender Placed Hazard	1,182.62	(2,529.09)
Jan 2024	171.36		87.37		* Lender Placed Hazard	1,266.61	(2,529.09)
					Anticipated Transactions	1,266.61	(2,529.09)
Nov 2023		P		91.41	Lender Placed Hazard		(2,620.50)
Dec 2023		P		91.41	Lender Placed Hazard		(2,711.91)
Jan 2024		2,056.32 P		91.41	Lender Placed Hazard		(747.00)
	\$2,056.32	\$3,084.48	\$2,231.04	\$2,195.69			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.  
 P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date: November 28, 2023

Loan:

### Annual Escrow Account Disclosure Statement - Projections for Coming Year

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account. Your unpaid pre-petition escrow Amount is \$2,989.75. This amount has been removed from the projected starting balance.

Original Pre-Petition Amount \$2,989.75, Paid Pre-Petition Amount \$0.00, Remaining Pre-Petition Amount \$2,989.75.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	2,242.75	1,190.68
Feb 2024	175.40	91.41	Lender Placed Hazard	2,326.74	1,274.67
Mar 2024	175.40	1,007.86	City Tax	1,494.28	442.21
Mar 2024		91.41	Lender Placed Hazard	1,402.87	350.80
Apr 2024	175.40	91.41	Lender Placed Hazard	1,486.86	434.79
May 2024	175.40	91.41	Lender Placed Hazard	1,570.85	518.78
Jun 2024	175.40	91.41	Lender Placed Hazard	1,654.84	602.77
Jul 2024	175.40	91.41	Lender Placed Hazard	1,738.83	686.76
Aug 2024	175.40	91.41	Lender Placed Hazard	1,822.82	770.75
Sep 2024	175.40	91.41	Lender Placed Hazard	1,906.81	854.74
Oct 2024	175.40	91.41	Lender Placed Hazard	1,990.80	938.73
Nov 2024	175.40	91.41	Lender Placed Hazard	2,074.79	1,022.72
Dec 2024	175.40	91.41	Lender Placed Hazard	2,158.78	1,106.71
Jan 2025	175.40	91.41	Lender Placed Hazard	2,242.77	1,190.70
	\$2,104.80	\$2,104.78			

G – Pending Disbursements prior to the bankruptcy filing date. Pre-petition disbursements.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,242.75. Your starting balance (escrow balance required) according to this analysis should be \$1,190.68.

We anticipate the total of your coming year bills to be 2,104.78. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	\$175.40
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$175.40

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt, please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

**Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826